

Certificate Number: 15111-PAE-DE-033866357

Bankruptcy Case Number: 19-17048



15111-PAE-DE-033866357

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 23, 2019, at 10:35 o'clock PM EST, Maryann Menkhaus completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 24, 2019 By: /s/Stephanie Sandison for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education